

FORM 1 VOLUNTARY PETITION

United States Bankruptcy Court Northern District of Illinois		VOLUNTARY PETITION
IN RE (Name of debtor. If individual, enter Last, First, Middle) Byrley, Charles		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Byrley, Maria
ALL OTHER NAMES used by debtor in the last 6 years (Include married, maiden and trade names)		ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, maiden and trade names.)
SOC. SEC./TAX I.D. NO. (If more than one, state all) 171444373		SOC. SEC./TAX I.D. NO. (If more than one, state all) 338424860
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 28657 Yates Avenue Beecher, IL 60401		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip) 28657 Yates Ave. Beecher, IL 60401
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Will		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Will
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF JOINT DEBTOR (If different from street address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		<input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.
INFORMATION REGARDING DEBTOR (Check applicable boxes)		
TYPE OF DEBTOR <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (H&W) <input type="checkbox"/> Partnership <input type="checkbox"/> Other NATURE OF DEBT <input checked="" type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business - Complete A&B below A. TYPE OF BUSINESS (check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Professional <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Railroad <input type="checkbox"/> Transportation <input type="checkbox"/> Manufacturing/ Mining <input type="checkbox"/> Stockbroker <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate <input type="checkbox"/> Other Business B. BRIEFLY DESCRIBE NATURE OF BUSINESS		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Sec. 304-Case Ancillary to Foreign Proceeding SMALL BUSINESS (Chapter 11 only) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No.3
		NAME AND ADDRESS OF LAW FIRM OR ATTORNEY Briones, Harvey & Trevino 1912 Ridge Road Homewood, IL 60430 Telephone No. (708) 799-3800
		NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR Ronald E. Harvey
STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only) (Check applicable boxes)		<input type="checkbox"/> Debtor is not represented by an attorney. Telephone No. of Debtor not represented by an attorney: 708-799-3800
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NUMBER OF CREDITORS <input checked="" type="checkbox"/> -15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000- ESTIMATED ASSETS (in thousands of dollars) <input checked="" type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> over ESTIMATED LIABILITIES (in thousands of dollars) <input checked="" type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> over ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000- ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> over		

U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 05/07/2004

Time: 13:49:21

Debtor: CHARLES BYRLEY

Case: 04-18110

Fee: 209

Chapter: 7 Rec. #: 3079658

Judge: Bruce Black

341 mtg: 07/01/2004 @ 01:30PM

Trustee: MICHAEL BERLAND



1:04BK18110-BK001

Name of Debtor Charles Byrley
Maria Byrley

Case No. _____

(Court use only)

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

☐ A copy of debtor's proposed plan dated _____ is attached☐ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed

Case Number

Date Filed

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (If more than one, attach additional sheet.)

Name of Debtor

Case Number

Date

Relationship

District

Judge

REQUEST FOR RELIEF

Debtor is eligible for and requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

x Ronald E. Harvey
Signature

Date 04/ /04

INDIVIDUAL / JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

x Charles Byrley
Signature of Debtor
Datex Maria Byrley
Signature of Joint Debtor
Date 4/27/04

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

x
Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition
Date☐ If debtor is a corporation filing under Chapter 11, Exhibit "A" is attached and made part of this petition.TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY
CONSUMER DEBTS
(See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.

x Charles Byrley Date 04/27/04
Signature of Debtorx Maria Byrley Date 04/27/04
Signature of Joint Debtor

EXHIBIT "B"

(To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

x Ronald E. Harvey Date 04/ /04
Signature of AttorneyCERTIFICATION AND SIGNATURE OF NON-ATTORNEY
BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Telephone Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

x
Signature of Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
28657 Yates Ave Beecher, IL 60401	Residence		220,000.00	200,000.00
Total ->			220,000.00	(Report also on Summary of Schedules)



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand	X	Bank One Indianapolis, IN		100.00
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3 Security Deposits with public utilities, telephone companies, landlords and others.	X	household furnishings	J	500.00
4 Household goods and furnishings including audio, video, and computer equipment.				
5 Books, pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	Wearing Apparel		200.00
6 Wearing apparel.				
7 Furs and jewelry.	X			
8 Firearms and sports, photographic and other hobby equipment.				
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$
X continuation sheets attached				

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10 Annuities. Itemize and name each issuer.	X			
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12 Stock and interest in incorporated and unincorporated businesses. Itemize.	X			
13 Interest in partnerships or joint ventures. Itemize.	X			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15 Accounts receivable.	X			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	X			
21 Patents, copyrights, and other general intellectual property. Give particulars.	X			
22 Licenses, franchises, and other general intangible. Give particulars.	X			
23 Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Ford F150 Pickup (103,000)		1,300.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$

X continuation sheets attached



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		1998 Chevy Venture (144,000)		2,500.00
24 Boats, motors, and accessories.	X			
25 Aircraft and accessories.	X			
26 Office equipment, furnishings, and supplies.	X			
27 Machinery, fixtures, equipment, and supplies used in business.	X			
28 Inventory.	X			
29 Animals.	X			
30 Crops-growing or harvested. Give particulars.	X			
31 Farming equipment and implements.	X			
32 Farm supplies, chemicals and feed.	X			
33 Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$ 4,600.00

continuation sheets attached

Charles Byrley
In re: Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
household furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel	735 ILCS 5/12-1001(b)	200.00	200.00
Bank One Indianapolis, IN	735 ILCS 5/12-1001(b)	100.00	100.00
1997 Ford F150 Pickup (103,000)	735 ILCS 5/12-1001(c)	1,200.00	1,300.00

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1998 Chevy Venture (144,000)	735 ILCS 5/12-1001(c)	1,200.00	2,500.00
28657 Yates Ave Beecher, IL 60401	735 ILCS 5/12-901	15,000.00	220,000.00



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 0015667314 ALS P.O. Box 1706 Scottsbluff, NE 69363-1706			VALUE \$ 220,000.00	190,000.00	0.00	
A/C # 08809006 Ford Credit P.O. Box 219825 Kansas City, MO 64121-9825			VALUE \$ 1,300.00 1997 Ford F150	2,490.40	1,190.00	
A/C # The Money Lenders, INC 3027 Chicago Road P.O. Box 4 Steger, IL 60475			VALUE \$ 2,500.00 1998 Chevy Venture (144,000)	11,289.00	8,789.00	
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

Subtotal ->
(Total of this page)

203,779.40

Total ->

203,779.40

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$1800 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).
*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CONTINGENT DEBT	HOW JUDICIAL CLAIM	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
A/C #						
A/C #						
A/C #						

Subtotal ->
(Total of this page)

0.00

Total ->

0.00

Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM	C U D *
303688623120 AMCA P.O. BOX 1235 Elmsford, NY 10523-0935 c/o Laboratory Corporation of America		J		213.00	
		J		146.25	
AT&T Wireless P.O. BOX 8220 Aurora, IL 60572			Acct # 00020085900000259061455		
17026478 AlliedInterstate 3200 Northline Avenue Suite 160 Greensboro, NC 27408 c/o AT&T Wireless		J		321.96	
4427100031537165 Bank of America P.O. BOX 5270 Carol Stream, IL 60197-5270		J		4,172.66	
909 Christine M. Coats DDS P.O. Box 53 643 Dixie Highway Beecher, IL 60401		J		98.60	
4227097211416511 Cross Country Bank P.O. BOX 310731 Boca Raton, FL 33431-0731		J		2,572.20	
100780 Ferrellgas 2251 Grinnell Rd. Kankakee, IL 60901-9484		J		581.83	
Subtotal -> (Total of this page) Total ->				8,106.50	

X Continuation Sheets attached.

(use only on last page of completed Schedule F.)

(Report total also on Summary of Schedules)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM	C U D *
10966 John R. Deforest, DO 19990 Governors, Hwy Olympia Fields, IL 60461		J		57.00	
4528 Mutual Hospital Services P.O. BOX 19828 Indianapolis, IN 46219-0828 c/o Crete Family Medical Ctr		J		238.61	
86522713 NCO Financial Systems, Inc. P.O. BOX 13570 Philadelphia, PA 19101-3570 c/o St. James Prof		J	St. James Prof SVS-John R. Deforest, DO Re: Charles Byrley	57.00	
86464711 NCO Financial Systems, Inc. P.O. BOX 13570 Philadelphia, PA 19101-3570 c/o St. James Prof		J	Re: St. James Prof Svc-John R. Deforest, DO Maria Byrley	300.00	
302485 St. James Ctr Psychological P.O. BOX 732 Chicago Heights, IL 60412		J		165.00	
83706 Will County Health Dept/CHC 501 Ella Avenue Joliet, IL 60433		J		143.55	

Subtotal ->

(Total of this page)

Total ->

961.16

9,067.66

Continuation Sheets attached.

(use only on last page of completed Schedule F.)

(Report total also on Summary of Schedules)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE			
Debtor's Marital Status	NAMES	AGE	RELATIONSHIP
married			
Employment	DEBTOR	SPOUSE	
Occupation	Unemployed		
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 0.00	\$ 0.00
Estimate monthly overtime	0.00	0.00
SUBTOTAL	\$ 0.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	0.00	0.00
b. Insurance	0.00	0.00
c. Union dues	0.00	0.00
d. Other (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
	0.00	0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	0.00	0.00
Income from real property	0.00	0.00
Interest and dividends	0.00	0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	0.00	0.00
Social security or other government assistance (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
Pension or retirement income	744.00	0.00
Other monthly income (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
TOTAL MONTHLY INCOME	\$ 744.00	\$ 0.00

TOTAL COMBINED MONTHLY INCOME \$ 744.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In: Charles Byrley
re: Maria Byrley

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	705.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Utilities Electricity and Heating Fuel		60.00
Water and Sewer		0.00
Telephone		50.00
Other		0.00
Home maintenance (repairs and upkeep)		0.00
Food		400.00
Clothing		50.00
Laundry and dry cleaning		0.00
Medical and dental expenses		0.00
Transportation (not including car payments)		100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		0.00
Charitable contributions		0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		0.00
Life		0.00
Health		0.00
Auto		50.00
Other		0.00
		0.00
		0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)		0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	\$	
Auto	\$	747.35
Other		0.00
		0.00
		0.00
		0.00
Alimony, maintenance, and support paid to others		0.00
Payments for support of additional dependents not living at your home		0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
Other		0.00
		0.00
		0.00
		0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,162.35

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		0.00
B. Total projected monthly expenses		0.00
C. Excess income (A minus B)	\$	0.00
D. Total amount to be paid into plan each	\$	0.00
(Interval)		



In re: Charles Byrley
Maria Byrley

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 04/27/04

Signature Charles Byrley
Charles Byrley Debtor

Date 04/27/04

Signature Maria Byrley
Maria Byrley (Joint Debtor, if any)
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 04/ /04

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

1. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCES

\$32000-employment-2003
\$40000-employment-2002

NONE

☒ 2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **3A. PAYMENTS TO CREDITORS**

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWNING
------------------------------	----------------------	----------------	------------------------

NONE

☒ **3B. PAYMENTS TO CREDITORS**

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **4A. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS**

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **4B. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS**

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **5. REPOSSESSIONS, FORECLOSURES, AND RETURNS**

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **6A. ASSIGNMENTS AND RECEIVERSHIPS**

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **6B. ASSIGNMENTS AND RECEIVERSHIPS**

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **7. GIFTS**

List all gifts of charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☐ **8. LOSSES**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Trailer \$14000.00	Recovery claim against State Farm. A car hit his trailer. State Farm has not paid claim.	12-30-02

NONE

☐ **9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Samuel Briones, P.C. 1912 Ridge Road Homewood, IL 60430		\$1200.00 fees & costs

NONE

☒ **10. OTHER TRANSFERS**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **11. CLOSED FINANCIAL ACCOUNTS**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **12. SAFE DEPOSIT BOX**

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **13. SETOFFS**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **14. PROPERTY HELD FOR ANOTHER PERSON**

List all property owned by another person that the debtor holds or controls.

NONE

☒ **15. PRIOR ADDRESS OF DEBTOR**

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Unsworn Declaration SFA
W (11-95)Julius Blumberg, Inc. NYC-10013
Page 22 of 25In re: Charles Byrley
Maria Byrley

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 04/27/04

Signature Charles Byrley
Charles Byrley Debtor

Date

Signature Maria Byrley
Maria Byrley (Joint Debtor, if any)
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

04/ /04
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date 04/ /04

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

**UNITED STATES BANKRUPTCY COURT**Northern **DISTRICT OF** IllinoisIn re: Charles Byrley
Maria Byrley

Debtor(s) Case No. (if known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	X	1	220,000.00		
B - Personal Property	X	3	4,600.00		
C - Property Claimed as Exempt	X	2			
D - Creditors Holding Secured Claims	X	1		28,779.40	
E - Creditors Holding Unsecured Priority Claims	X	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	X	2		9,067.66	
G - Executory Contracts and Unexpired Leases	X	1			
H - Codebtors	X	1			
I - Current Income of Individual Debtor(s)	X	1			744.00
J - Current Expenditures of Individual Debtor(s)	X	1			2,162.35
Total Number of Sheets of All Schedules		14			
Total Assets			224,600.00		
Total Liabilities				37,847.06	



1085W Stmt of Comp.:
Rule 2016(b) (12-95)

Julius Briones, P.C., 1912 Ridge Rd., Homewood, IL 60430
Page 24 of 25

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: Charles Byrley
Maria. Byrley

Debtor(s) Case No. (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$	991.00
(b) prior to filing this statement, debtor(s) have paid	\$	991.00
(c) the unpaid balance due and payable is	\$	0.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: 04/ /04

Respectfully submitted,

Ronald E. Harvey

Attorney for Petitioner

Attorney's name and address Samuel Briones, P.C., 1912 Ridge Rd., Homewood, IL 60430

Form B8 W (12-95)

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: Charles Byrley
Maria ByrleyDebtor(s) Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:
 - a. Property to Be Surrendered

Description of property

Creditor's name

H, W OR J

- b. Property to Be Retained (Specify Reaff'd, Red'd or Exempt to state debtor's intention concerning reaffirmation, redemption, or lien avoidance*.)

Description of property

Creditor's name

Reaffirmed
Redeemed
Exempt*

1998 Chevy Van

Ford Credit

Reafd

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of filing this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 04/25/04

*Reaffirmed - Debt will be reaffirmed pursuant to § 524(c)
 Redeemed - Property is claimed as exempt and will be redeemed pursuant to § 722
 Exempt - Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt

Charles Byrley

Byrley, Charles

Signature of Debtor

Maria Byrley

Byrley, Maria

Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____ 04/ /04

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156